

**REPLY UNDER 37 CFR 1.116
EXPEDITED PROCEDURE
TECHNOLOGY CENTER 3600**

Docket No.: CHA920030025US1
(IBMC-0084)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Abe et al.

Conf. No.: 1597

Serial No.: 10/690,778

Art Unit: 3621

Filed: 10/22/2003

Examiner: Murdough, Joshua A.

Title: CONFIDENTIAL FRAUD DETECTION SYSTEM AND METHOD

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AFTER FINAL AMENDMENT

Sir:

I. INTRODUCTORY COMMENTS

This paper is being filed in response to the final Office Action dated June 10, 2009.
Reconsideration in view of the following is respectfully requested.